Appl. No. 10/045,632
Amdt. dated May 5, 2008
Reply to Office Action of February 4, 2008

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.   (Cancelled)

2.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the money order~~ as recited in claim [[1]] 24, wherein the money handler provides the money order to the payee at a delivery location, wherein the delivery location is chosen from a group consisting of an agent location and an address of the payee.

3.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the money order~~ as recited in claim [[1]] 2, further comprising steps of:

receiving the pay-out instructions at the money ~~second~~ handler;

printing the money order according to the pay-out instructions; and

sending the money order to the delivery location.

4.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the money order~~ as recited in claim [[1]] 2, further comprising steps of:

receiving the pay-out instructions at the money ~~second~~ handler;

printing the money order according to the pay-out instructions; and

holding the money order at the delivery location ~~second handler~~ for pick-up by the payee.

5.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the money order~~ as recited in claim [[1]] 24, further comprising a step of storing the credit amount having the first value in a stored value fund associated with one of the payor or ~~and~~ the payee.

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6.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the money order~~ as recited in claim [[1]] 24, wherein the money ~~second~~ handler is an agent location capable of printing money orders.

7.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the money order~~ as recited in claim [[1]] 24, further comprising steps of:

creating a temporary stored value fund for the payee; and

storing the credit amount having the second value in the stored value fund.

8.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the money order~~ as recited in claim [[1]] 24, further comprising steps of:

storing the credit amount having a second value in a first stored value fund associated with the payor; and

transferring the credit amount having the second value from the first stored value fund to a second stored value fund associated with the payee.

9.   (Cancelled)

10.   (Cancelled)

11.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the payment instrument~~ as recited in claim [[10]] 25, wherein the payment instrument is chosen from the group consisting of: a money order, a cashiers check, a tellers check, a certified check, a gift certificate, and a coupon.

12.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the payment instrument~~ as recited in claim [[10]] 25, further comprising ~~a step of~~ electronically notifying at least one of the payor and payee of the payment instrument, wherein the electronic notification is chosen from a group consisting of at least one of a web page, an instant message, an e-mail message, a pager message, and a wireless phone message.

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13.   (Cancelled)

14.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the payment instrument~~ as recited in claim [[10]] 25, wherein the first handler is chosen from a group consisting of at least one of a bank service, a credit card service, a debit card service, an agent location, a stored value fund, and an airline mileage program.

15.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the payment instrument~~ as recited in claim [[10]] 25, wherein the second handler is chosen from a group consisting of at least one of a gift certificate issuing service, an electronic gift certificate issuing service, and a money order issuing service.

16.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the payment instrument~~ as recited in claim [[10]] 25, wherein the credit amount corresponds to a group consisting of[[:]] at least one of a currency, a monetary value, airline mileage, promotional program points, a gift certificate credit, and commodities.

17.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the payment instrument~~ as recited in claim [[10]] 25, further comprising steps of:

the payment enabler retrieving a trigger condition, wherein the trigger condition initiates the payment enabler sending the credit amount having the second value to the second handler ~~that initiates the second-listed transferring step~~; and

the payment enabler determining when the trigger condition is satisfied.

18.   (Currently Amended) The method for transferring the credit amount ~~out of the online system using the payment instrument~~ as recited in claim 17, wherein the trigger condition is chosen from a group consisting of at least one of a credit balance in the first stored value fund meeting a threshold[[;]] and a period of time expiring.

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19. (Currently Amended) The method for transferring the credit amount ~~out of the online system using the payment instrument~~ as recited in claim [[10]] 25, wherein the payor, the first handler, the second handler and the payee are remotely located with respect to each other.

20. (Cancelled)

21. (Cancelled)

22. (Currently Amended) The method for transferring the credit amount ~~out of the online system using the payment instrument~~ as recited in claim [[21]] 28, wherein the payment instrument is chosen from [[the]] a group consisting of[[:]] a money order, a cashiers check, a tellers check, a certified check, a gift certificate, and a coupon.

23. (Cancelled)

24. (New) A method for transferring a credit amount from a payor to a payee using a money order, the payor sending the credit amount to the payor through an online system comprising a payment enabler and a wide-area network, wherein a payor computer and a payee computer are in communication with the wide-area network, the method comprising:

the payment enabler receiving pay-out instructions, from the payor computer, wherein the pay-out instructions include a payee, a delivery location, and the credit amount, the credit amount having a first value;

the payment enabler receiving, from the payor computer, a first choice for a first handler, the first handler comprising one of a debit card handler, a bank handler, and a credit card handler;

the first handler receiving the credit amount having the first value, from the payor, the first handler receiving the credit amount having the first value as one of a group consisting of a debit card, a bank funds transfer, or a credit card;

the payment enabler receiving the credit amount having the first value from the first handler;

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the payment enabler converting the credit amount from the first value to a second value;

the payment enabler receiving a second choice of a money handler from the payee computer;

the payment enabler sending the pay-out instructions to the money handler;

the money order handler receiving the credit amount having the second value from the payment enabler;

the money order handler creating a money order according to the pay-out instructions, the money order paid with the credit amount of the second value; and

the money order handler providing the money order to the payee.

25.   (New) A method for transferring a credit amount from a payor to a payee using a money order, the payor sending the credit amount to the payor through an online system comprising a payment enabler and a wide-area network, wherein a payor computer and a payee computer are in communication with the wide-area network, the method comprising:

the payment enabler receiving pay-out instructions, from the payor computer, wherein the pay-out instructions include a payee, a delivery location, and the credit amount, the credit amount having a first value;

the payment enabler determining a first handler;

the first handler receiving the credit amount having the first value, from the payor, the first handler receiving the credit amount having the first value as one of a group consisting of a debit card, a bank funds transfer, or a credit card;

the payment enabler receiving the credit amount having the first value from the first handler;

the payment enabler creating a first stored value fund;

the payment enabler storing the credit amount having the first value in the first stored value fund;

the payment enabler converting the credit amount from the first value to a second value;

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the payment enabler determining a second handler to prepare a payment instrument;

the payment enabler sending the pay-out instructions to the second handler;

the second handler receiving the credit amount having the second value from the payment enabler;

the second handler creating the payment instrument according to the pay-out instructions, the payment instrument paid with the credit amount of the second value; and

the second handler providing the payment instrument to the payee.

26.   (New) The method for transferring the credit amount as recited in claim 25, further comprising:

the payment enabler creating a second stored value account;

the payment enabler storing the credit amount having the second value in the second stored value account; and

the payment enable sending the credit amount having the second value to the second handler from the second stored value account.

27.   (New) The method for transferring the credit amount as recited in claim 26, wherein the first stored value account is associated with the payor and the second stored value account is associated with the payee.

28.   (New) A method for transferring a credit amount from a payor to a payee using a money order, the payor sending the credit amount to the payor through an online system comprising a payment enabler and a wide-area network, wherein a payor computer and a payee computer are in communication with the wide-area network, the method comprising:

the payment enabler receiving pay-out instructions, from the payor computer, wherein the pay-out instructions include a payee, a delivery location, and the credit amount, the credit amount having a first value;

the payment enabler determining a first handler;

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the first handler receiving the credit amount having the first value, from the payor, the first handler receiving the credit amount having the first value as one of a group consisting of a debit card, a bank funds transfer, or a credit card;

the payment enabler receiving the credit amount having the first value from the first handler;

the payment enabler storing the credit amount having the first value in a first stored value fund, the first stored value fund associated with the payor;

the payment enabler converting the credit amount from the first value to a second value;

the payment enabler storing the credit amount having the second value in a second stored value fund, the second stored value fund associated with the payee;

the payment enabler receiving a choice of a second handler from the payee computer, the second handler one of a debit card handler, a bank handler, a credit card handler, a promotion handler, or a money order handler;

the payment enabler sending the pay-out instructions to the second handler;

the payment enabler sending the credit amount having the second value from the second stored value account to the second handler;

the second handler creating the payment instrument according to the pay-out instructions, the payment instrument paid with the credit amount of the second value; and

the second handler providing the payment instrument to the payee.

29.   (New) The method for transferring the credit amount as recited in claim 28, wherein the first value is a first currency and the second value is a second currency.

30.   (New) The method for transferring the credit amount as recited in claim 28, wherein the first value is airline miles and the second value is a currency.